



AVS MISMATCH TROUBLESHOOTING CHECKLIST

Important Note: DON'T ASSUME AN AVS MISMATCH MEANS THE CARD IS BAD

An AVS result tells you what happened during address verification. It does not, by itself, prove fraud or mean the issuing bank declined the payment.

Customer	Date	Payment method	Avs result/code

1. VERIFY THE CUSTOMER'S BILLING INFORMATION

Start with the information you can verify. AVS compares billing-address information submitted with the transaction against information the card issuer has on file.

- ☐ Confirm the street address entered for the payment.
- ☐ Confirm the ZIP or postal code.
- ☐ Make sure the billing address, not the service or shipping address, was entered.
- ☐ Check whether the customer recently moved.
- ☐ Confirm the billing address currently on file with the card issuer.

2. CHECK THE AVS RESULT

The exact response can vary by processor or payment gateway. Use the returned result to understand what happened during verification before deciding what to do next.

- ☐ Review the AVS response code or message.
- ☐ Full match, street address and ZIP/postal code matched.
- ☐ Partial match, street address matched.
- ☐ Partial match, ZIP/postal code matched.
- ☐ Non-match, submitted address information did not match.
- ☐ Unable to verify, verification could not be completed.
- ☐ Retry or indeterminate result, verification did not produce a definitive result.

3. BEFORE RETRYING THE PAYMENT

If the billing information is incorrect, correct it before trying the payment again. Avoid repeatedly submitting the same information.

- ☐ Correct any inaccurate billing information.
- ☐ Confirm the payment processor or gateway's AVS rules.
- ☐ Determine whether the AVS result requires review rather than an automatic decline.
- ☐ Retry the payment once after correcting the information.

4. IF THE PROBLEM PERSISTS

A correct billing address does not guarantee that AVS can be completed. If the problem continues, move to the next source of information instead of repeatedly retrying the same payment.

- ☐ Have the customer contact the card issuer using the number on the back of the card.
- ☐ Ask the issuer whether the billing information is correct and whether there is another account-related issue.
- ☐ Review the processor or gateway's AVS response and documentation.

- ☐ Ask whether another payment method is available.
- ☐ Document the issue and resolution so your team knows what to check if it happens again.

AVS RESPONSE-CODE QUICK REFERENCE

Code	General meaning	What to remember
Y	Full match	Street address and ZIP/postal code matched.
A	Partial match	Street address matched.
Z	Partial match	ZIP/postal code matched.
N	Non-match	Submitted address information did not match.
U	Unable to verify	Verification could not be completed.
R	Retry	Verification produced an indeterminate result.

REMEMBER

An AVS mismatch is a verification result, not a complete judgment about the customer or the payment. A partial match or an inability to verify may call for a different response than a complete non-match.

NOTES
